

| | | | |
|---------------------------------|--|-------------------------------|--|
| <i>SERFF Tracking Number:</i> | <i>UNLI-127004503</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Unified Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>47875</i> |
| <i>Company Tracking Number:</i> | <i>1046</i> | | |
| <i>TOI:</i> | <i>L01 Life - Assumption Agreement</i> | <i>Sub-TOI:</i> | <i>L01.000 Life - Assumption Agreement</i> |
| <i>Product Name:</i> | <i>ACM Assumption Filing</i> | | |
| <i>Project Name/Number:</i> | <i>ACM Assumption Filing/1046</i> | | |

Filing at a Glance

Company: Unified Life Insurance Company

Product Name: ACM Assumption Filing

TOI: L01 Life - Assumption Agreement

SERFF Tr Num: UNLI-127004503

State: Arkansas

SERFF Status: Closed-Accepted

State Tr Num: 47875

For Informational Purposes

Sub-TOI: L01.000 Life - Assumption Agreement Co Tr Num: 1046

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Rose Leiter

Disposition Date: 02/14/2011

Date Submitted: 02/03/2011

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: ACM Assumption Filing

Project Number: 1046

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/14/2011

State Status Changed: 02/14/2011

Created By: Rose Leiter

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Rose Leiter

Filing Description:

This filing is being submitted for informational purposes.

American Community Mutual Insurance Company was placed into rehabilitation on April 8, 2010 by the Ingham County (Michigan) Circuit Court Judge. On December 2, 2010, the Ingham County Circuit Court Judge approved a court order allowing Unified Life Insurance Company, through assumption reinsurance, to assume certain policies of American Community Mutual Insurance Company effective October 1, 2010. A copy of this court order is attached.

The policies involved in this assumption of business are individual ordinary life and annuity policies, all issued by American Community Mutual Insurance Company and in force on the effective date per the books and records of American Community Mutual Insurance Company.

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The Rehabilitator and Circuit Court Judge have determined that consistent with the Rehabilitation Order placed on American Community Mutual Insurance Company, the assumption of the policies by Unified Life Insurance Company will maintain a continuity of services for the policyholders.

A copy of the approval of this assumption reinsurance transaction from Unified Life Insurance Company's domicile state of Texas is attached.

The number of Arkansas resident policyholders involved in this transaction is two.

Unified Life Insurance Company does not intend to sell or issue new business on the assumed forms.

An Informational Filing has also been made with the Corporate Affairs, Legal Division on this same date.

Company and Contact

Filing Contact Information

| | |
|---|----------------------------|
| Rose Leiter, Regulatory Compliance Director | roseleiter@unifiedlife.com |
| Unified Life Insurance Company | 913-871-7334 [Phone] |
| 7201 W 129th | 913-871-7335 [FAX] |
| Suite 300 | |
| Overland Park, KS 66213 | |

Filing Company Information

| | | |
|--------------------------------|-------------------------|-------------------------------|
| Unified Life Insurance Company | CoCode: 11121 | State of Domicile: Texas |
| 7201 W 129th | Group Code: | Company Type: Life and Health |
| Suite 300 | Group Name: | State ID Number: |
| Overland Park, KS 66213 | FEIN Number: 43-1917728 | |
| (913) 871-7290 ext. [Phone] | | |

Filing Fees

| | |
|------------------|----|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |
| Per Company: | No |

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--------------------------------|--------|----------------|---------------|
| Unified Life Insurance Company | \$0.00 | 02/03/2011 | |

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| <i>Product Name:</i> | <i>ACM Assumption Filing</i> | | |
| <i>Project Name/Number:</i> | <i>ACM Assumption Filing/1046</i> | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--|-------------------|-------------------|-----------------------|
| Accepted For Linda Bird Informational Purposes | | 02/14/2011 | 02/14/2011 |

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Disposition

Disposition Date: 02/14/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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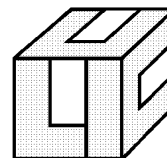
| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|--|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Court Order | | Yes |
| Supporting Document | Texas Approval of Assumption Transaction | | Yes |
| Form | Assumption Certificate | | Yes |

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Form Schedule

Lead Form Number: ACM-AC-10-AR

| Schedule Item Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|--------------|--|---------|----------------------|-------------|------------------|
| | ACM-AC-10-AR | Policy/Cont Assumption ract/Fratern Certificate al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | | ACM-AC-10-AR.pdf |



UNIFIED LIFE INSURANCE COMPANY

P.O. Box 25326
Overland Park, KS 66225-5326
1-800-237-4463

POLICY NUMBER

NAME OF INSURED

ASSUMPTION CERTIFICATE

This is to certify that your Policy with AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY has been assumed by UNIFIED LIFE INSURANCE COMPANY, a Texas domiciled life insurance company, effective 12:01 a.m., C.S.T. on October 1, 2010.

UNIFIED LIFE INSURANCE COMPANY will pay all benefits incurred after October 1, 2010, in accordance with the terms of the Policy and will carry out the provisions of the Policy and perform all obligations contained therein as fully as they would have been performed by AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY. All premium payments and correspondence should be sent to:

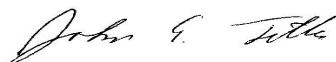
UNIFIED LIFE INSURANCE COMPANY
PO Box 25326
Overland Park, KS 66225-5326

**FOR INFORMATION OR TO MAKE A COMPLAINT, CALL:
1-800-237-4463**

You may also contact the Arkansas Insurance Department at:

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201
501-371-2600 or 1-800-282-9134

IN WITNESS WHEREOF, UNIFIED LIFE INSURANCE COMPANY has caused this Assumption Certificate to be executed in its name and on its behalf by its President and Secretary.


President


Secretary

**THIS CERTIFICATE IS NOW A PART OF YOUR POLICY AND
SHOULD BE ATTACHED THERETO AND KEPT WITH IT.**

ACM-AC-10-AR

| | | | |
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| <i>Project Name/Number:</i> | <i>ACM Assumption Filing/1046</i> | | |

Supporting Document Schedules

| | Item Status: | Status Date: |
|---------------------------------------|---------------------|-------------------------|
| Satisfied - Item: Court Order | | |
| Comments: | | |
| Attachment: Court Order.pdf | | |

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Satisfied - Item: Texas Approval of Assumption Transaction | | |
| Comments: | | |
| Attachment: TX ACM Assumption Transaction Approval.PDF | | |

STATE OF MICHIGAN
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT
INGHAM COUNTY

KEN ROSS, COMMISSIONER OF THE OFFICE
OF FINANCIAL AND INSURANCE
REGULATION,

Petitioner,

No. 10-397-CR

v

HON. WILLIAM E. COLLETTE

AMERICAN COMMUNITY MUTUAL
INSURANCE COMPANY,

Respondent.

Christopher L. Kerr (P57131)
Allison M. Dietz (P73612)
Assistant Attorneys General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

FILED
CLERK OF COURT
JAN 11 2011

2010 DEC -2 P 2:04

FILED

EX PARTE ORDER APPROVING THE REHABILITATOR'S PLAN TO:
(1) AMEND THE REINSURANCE AGREEMENT WITH
BROOKE LIFE INSURANCE COMPANY; AND
(2) AMEND THE POLICYHOLDER ADMINISTRATION AND SERVICE
AGREEMENT WITH UNIFIED LIFE INSURANCE COMPANY
RELATIVE TO AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY'S
INDIVIDUAL LIFE INSURANCE AND ANNUITY POLICIES

At a session of said Court held in the
Circuit Courtrooms for the
County of Ingham, State of Michigan
on the 2nd day of December, 2010

PRESENT: HONORABLE WILLIAM E. COLLETTE, CIRCUIT COURT JUDGE

7
1

WHEREAS, Ken Ross, the Commissioner of the Michigan Office of Financial and Insurance Regulation and duly appointed Rehabilitator of American Community Mutual Insurance Company (the "Rehabilitator") has filed an Ex Parte Petition for approval of the Rehabilitator's plan to amend the Reinsurance Agreement between American Community and Brooke Life Insurance Company ("Brooke Life"); and to amend the Policyholder Administration and Service Agreement between American Community and Unified Life Insurance Company ("Unified Life"), relative to American Community's Individual life insurance and annuity policies (the "Ex Parte Petition"); and

WHEREAS, MCL 500.8114(2) authorizes the Rehabilitator to take such action as he considers necessary or appropriate to reform or revitalize American Community, with the approval of the Court; and

WHEREAS, the Rehabilitator has determined that amending the Reinsurance Agreement with Brooke Life and amending the Policyholder Administration and Service Agreement with Unified Life relative to American Community's Individual life insurance and annuity policies is necessary and appropriate for the effective and efficient administration of this rehabilitation proceeding and will assist in providing the maximum protection to American Community's creditors, policyholders, and the public; and

WHEREAS, the Rehabilitator has determined that consistent with the Rehabilitation Order, the amendments to the Reinsurance Agreement and Policyholder Administration and Services Agreement will also maintain, to the greatest extent possible, a continuity of services for American Community's Individual life insurance and annuity policyholders;

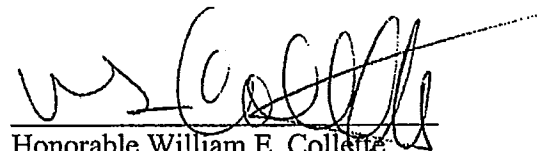
NOW, THEREFORE, IT IS HEREBY ORDERED that the Court APPROVES the Rehabilitator's plan to amend the Reinsurance Agreement with Brooke Life and to amend the

Policyholder Administration and Service Agreement with Unified Life in the form attached as Exhibits C, D, and E to the Ex Parte Petition;

IT IS FURTHER ORDERED that because time is of the essence in securing Court approval of the Amendments to the Reinsurance Agreement and Policyholder Administration and Services Agreement, the Court waives any hearing on the Ex Parte Petition and approves the Rehabilitator's plan to enter into these Amendments on an ex parte basis;

IT IS FURTHER ORDERED that due to the difficulty and prohibitive cost associated with providing personalized notice of the Ex Parte Petition and this Order to all parties with a general interest in the American Community rehabilitation, the Court authorizes, approves, and/or ratifies the Rehabilitator's service of the Ex Parte Petition and this Order by posting electronic copies on the OFIR website, www.michigan.gov/ofir, under the section "Who We Regulate," and the subsection "American Community." The Court finds that service in this manner is reasonably calculated to give interested parties actual notice of these proceedings and is otherwise reasonable under the circumstances.

IT IS SO ORDERED.


Honorable William E. Collette
Circuit Court Judge



Texas Department of Insurance

Financial, Company Licensing & Registration, Mail Code 305-2C
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104
512-322-3507 telephone • 512-322-3550 fax • www.tdi.state.tx.us

January 26, 2011

Stephanie Baker
Vice President Risk
Unified Life Insurance Company
P.O. Box 25326
Overland Park, KS 66225-5326

RE: AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY
Partial Reinsurance by Unified Life Insurance Company

Dear Ms. Baker:

This letter evidences the submission and review of the captioned transaction pursuant to the provisions of TEX. INS. CODE art. 3.10/5.75-1. The effective date of such agreement is October 1, 2010. The Assumption Certificate Form No. ACM-AC-10 was approved by the Life/Health Division. The Commissioner of Insurance will take no further action on this transaction at this time.

You should have received a copy of the approved Assumption Certificate from the Life/Health Division. If you have not, please contact that division at (512) 322-3409.

Very truly yours,



Jeff Hunt
Admission's Officer

JH/TM